Bank Loan Report Query Document

Bank Loan Report | Summary:
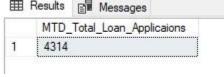
Total Loan Application:

```sql
select count(id) as Total_Loan_Applicaion from bank_loan_data;
```

	Total_Loan_Applicaions
1	38576

MTD Loan Application:

```sql
select count(id) as MTD_Total_Loan_Applicaions from bank_loan_data WHERE
MONTH(issue_date)=12 and year(issue_date)=2021;
```

	MTD_Total_Loan_Applicaions
1	4314

PMTD Loan Application:

```sql
select count(id) as PMTD_Total_Loan_Applicaions from bank_loan_data WHERE
MONTH(issue_date)=11 and year(issue_date)=2021;
```

	PMTD_Total_Loan_Applicaions
1	4035

Total Funded Amount:

```sql
SELECT sum(loan_amount) as Total_Funded_Amount from bank_loan_data;
```

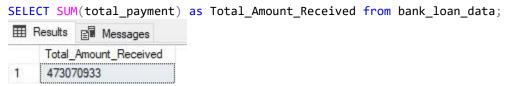|	Total_Funded_Amount
1	435757075

MTD Total Funded Amount:

```sql
SELECT sum(loan_amount) as MTD_Total_Funded_Amount from bank_loan_data
WHERE MONTH(issue_date)=12 and year(issue_date)=2021;
```

	MTD_Total_Funded_Amount
1	53981425

PMTD Total Funded Amount:

```sql
SELECT sum(loan_amount) as PMTD_Total_Funded_Amount from bank_loan_data
WHERE MONTH(issue_date)=11 and year(issue_date)=2021;
```

	PMTD_Total_Funded_Amount
1	47754825

Total Received Amount:

```sql
SELECT SUM(total_payment) as Total_Amount_Received from bank_loan_data;
```

	Total_Amount_Received
1	473070933

MTD_Total Received Amount:

```sql
SELECT SUM(total_payment) as MTD_Total_Amount_Collected from bank_loan_data
where month(issue_date)=12 and year(issue_date)=2021;
```

	MTD_Total_Amount_Collected
1	58074380

PMTD_Total Received Amount:

```sql
SELECT SUM(total_payment) as PMTD_Total_Amount_Collected from bank_loan_data
where month(issue_date)=11;
```

	PMTD_Total_Amount_Collected
1	50132030

Average Interest Rate:

```sql
select round(avg(int_rate)*100,2) as Avg_Interest_Rate from bank_loan_data;;
```

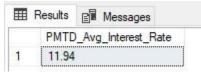|	Avg_Interest_Rate
1	12.05

MTD_Avg_Interest_Rate:

```sql
select round(avg(int_rate)*100,2) as MTD_Avg_Interest_Rate from bank_loan_data
WHERE MONTH(issue_date)=12 and YEAR(issue_date)=2021;
```

	MTD_Avg_Interest_Rate
1	12.36

PMTD_Avg_Interest_Rate:

```sql
select round(avg(int_rate)*100,2) as PMTD_Avg_Interest_Rate from bank_loan_data
WHERE MONTH(issue_date)=11 and YEAR(issue_date)=2021;
```

	PMTD_Avg_Interest_Rate
1	11.94

Avg DTI:

```sql
select ROUND(avg(dti)*100,2) as Avg_DTI from bank_loan_data;
```

	Avg_DTI
1	13.33

MTD_Avg DTI:

```sql
select ROUND(avg(dti)*100,2) as MTD_Avg_DTI from bank_loan_data
where month(issue_date)=12 and year(issue_date)=2021;
```

	MTD_Avg_DTI
1	13.67

PMTD_Avg DTI:

```sql
select ROUND(avg(dti)*100,2) as PMTD_Avg_DTI from bank_loan_data
where month(issue_date)=11 and year(issue_date)=2021;
```

	PMTD_Avg_DTI
1	13.3

Good Loan Issued:

Good Loan Percentage:

```sql
SELECT (COUNT(CASE WHEN loan_status='Fully Paid' OR loan_status='Current' THEN id
END) * 100) / COUNT(id) AS Good_loan_Percentage FROM bank_loan_data;
```

	Good_loan_Percentage
1	86

Good Loan Applicatins:

```sql
select COUNT(id) as Good_Loan_Applications from bank_loan_data where
loan_status='Fully Paid' or loan_status='Current';
```

	Good_Loan_Applications
1	33243

Good Loan Funded Amont:

```sql
select sum(loan_amount) as Good_Loan_FundedAmount from bank_loan_data where
loan_status='Fully Paid' or loan_status='Current';
```

	Good_Loan_FundedAmount
1	370224850

Good Loan Received Amount:

```sql
select sum(total_payment) as Good_Loan_ReceivedAmount from bank_loan_data where
loan_status='Fully Paid' or loan_status='Current';
```

	Good_Loan_ReceivedAmount
1	435786170

Bad Loans Issued:

Bad Loan Applicatons:

```sql
select count(id) as Bad_Loan_Applications from bank_loan_data where
loan_status='Charged Off';
```

	Bad_Loan_Applications
1	5333

Bad Loan Funded Amount:

```sql
select sum(loan_amount) as Bad_Loan_FundedAmount from bank_loan_data where
loan_status='Charged Off';
```

	Bad_Loan_Applications
1	5333

Total Amount Received from Bad Loan:

```sql
select sum(total_payment) as Bad_Loan_Amount_Received from bank_loan_data where
loan_status='Charged Off';
```

	Bad_Loan_Amount_Received
1	37284763

Bad Loan Percentage:

```sql
SELECT (COUNT(CASE WHEN loan_status = 'Charged Off' THEN id END) * 100) /
COUNT(id) AS Bad_Loan_Percentage FROM bank_loan_data;
```

	Bad_Loan_Percentage
1	13

Loan Status:

```sql
select loan_status,
count(id) as Total_Loan_Applications ,
sum(total_payment) as Total_Amount_Received,
sum(loan_amount) as Total_Funded_Amount,
avg(int_rate * 100) as Intereset_Rate,
avg(dti*100) as DTI
from bank_loan_data group by loan_status;
```

	loan_status	Total_Loan_Applications	Total_Amount_Received	Total_Funded_Amount	Intereset_Rate	DTI
1	Fully Paid	32145	411586256	351358350	11.6410707918092	13.1673507557434
2	Charged Off	5333	37284763	65532225	13.8785749318289	14.0047328005517
3	Current	1098	24199914	18866500	15.0993260800947	14.7243442736843

```sql
select loan_status,
sum(total_payment) as MTD_Total_Amount_Received,
sum(loan_amount) as MTD_Total_Funded_Amount
from bank_loan_data where month(issue_date)=12 group by loan_status;
```

	loan_status	MTD_Total_Amount_Received	MTD_Total_Funded_Amount
1	Fully Paid	47815851	41302025
2	Charged Off	5324211	8732775
3	Current	4934318	3946625

Bank Loan Report | Overview

Month:

```sql
select month(issue_date) as Month_Number,Datename(Month,issue_date) as Month_Name,
       count(id) as Total_Loan_Applications,
       sum(loan_amount) as Total_Funded_Amount,
       SUM(total_Payment) as Total_Received_Amount
       from bank_loan_data
       group by month(issue_date),Datename(Month,issue_date)
       order by month(issue_date);
```

	Month_Number	Month_Name	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
1	1	January	2332	25031650	27578836
2	2	February	2279	24647825	27717745
3	3	March	2627	28875700	32264400
4	4	April	2755	29800800	32495533
5	5	May	2911	31738350	33750523
6	6	June	3184	34161475	36164533
7	7	July	3366	35813900	38827220
8	8	August	3441	38149600	42682218
9	9	September	3536	40907725	43983948
10	10	October	3796	44893800	49399567
11	11	November	4035	47754825	50132030
12	12	December	4314	53981425	58074380

Address State:

```sql
select address_state,
       count(id) as Total_Loan_Applications,
       sum(loan_amount) as Total_Funded_Amount,
       SUM(total_Payment) as Total_Received_Amount
       from bank_loan_data
       group by address_state
       order by address_state;
```

	address_state	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
1	AK	78	1031800	1108570
2	AL	432	4949225	5492272
3	AR	236	2529700	2777875
4	AZ	833	9206000	10041986
5	CA	6894	78484125	83901234
6	CO	770	8976000	9845810
7	CT	730	8435575	9357612
8	DC	214	2652350	2921854
9	DE	110	1138100	1269136
10	FL	2773	30046125	31601905
11	GA	1355	15480325	16728040
12	HI	170	1850525	2080184
13	IA	5	56450	64482
14	ID	6	59750	65329
15	IL	1486	17124225	18875941
16	IN	9	86225	85521
17	KS	260	2872325	3247394
18	KY	320	3504100	3792530
19	LA	426	4498900	5001160
20	MA	1310	15051000	16676279
21	MD	1027	11911400	12985170
22	ME	3	9200	10808
23	MI	685	7829900	8543660
24	MN	592	6302600	6750746
25	MO	660	7151175	7692732

Term:

```
select term,
count(id) as Total_Loan_Applications,
sum(loan_amount) as Total_Funded_Amount,
SUM(total_Payment) as Total_Received_Amount
from bank_loan_data
group by term;
```

	term	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
1	36 months	28237	273041225	294709458
2	60 months	10339	162715850	178361475

Employee Length:

```
select emp_length,
count(id) as Total_Loan_Applications,
```

```sql
    sum(loan_amount) as Total_Funded_Amount,
    SUM(total_Payment) as Total_Received_Amount
    from bank_loan_data
    group by emp_length
    order by count(id) desc;
```

	emp_length	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
1	10+ years	8870	116115950	125871616
2	< 1 year	4575	44210625	47545011
3	2 years	4382	44967975	49206961
4	3 years	4088	43937850	47551832
5	4 years	3428	37600375	40964850
6	5 years	3273	36973625	40397571
7	1 year	3229	32883125	35498348
8	6 years	2228	25612650	27908658
9	7 years	1772	20811725	22584136
10	8 years	1476	17558950	19025777
11	9 years	1255	15084225	16516173

Purpose:

```sql
    select purpose,
    count(id) as Total_Loan_Applications,
    sum(loan_amount) as Total_Funded_Amount,
    SUM(total_Payment) as Total_Received_Amount
    from bank_loan_data
    group by purpose
    order by count(id) desc;
```

	purpose	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
1	Debt consolidation	18214	232459675	253801871
2	credit card	4998	58885175	65214084
3	other	3824	31155750	33289676
4	home improvement	2876	33350775	36380930
5	major purchase	2110	17251600	18676927
6	small business	1776	24123100	23814817
7	car	1497	10223575	11324914
8	wedding	928	9225800	10266856
9	medical	667	5533225	5851372
10	moving	559	3748125	3999899
11	house	366	4824925	5185538
12	vacation	352	1967950	2116738
13	educational	315	2161650	2248380
14	renewable_energy	94	845750	898931

Home OwnerShip:

```sql
select home_ownership,
count(id) as Total_Loan_Applications,
sum(loan_amount) as Total_Funded_Amount,
SUM(total_Payment) as Total_Received_Amount
from bank_loan_data
group by home_ownership
order by count(id) desc
```

Results | Messages

	home_ownership	Total_Loan_Applications	Total_Funded_Amount	Total_Received_Amount
1	RENT	18439	185768475	201823056
2	MORTGAGE	17198	219329150	238474438
3	OWN	2838	29597675	31729129
4	OTHER	98	1044975	1025257
5	NONE	3	16800	19053